

**Maine Revised Statutes**  
**Title 10: COMMERCE AND TRADE**  
**Chapter 209-B: FAIR CREDIT REPORTING ACT**

**§1310-H. ADDITIONAL STATE-SPECIFIC PROVISIONS**

**1. Fee for disclosure.** In addition to any rights to which a consumer is entitled under federal law, a consumer reporting agency may not impose a fee for a consumer report provided to a consumer upon request once during any 12-month period. For a 2nd or subsequent report provided during a 12-month period, a consumer reporting agency may charge a consumer a fee not to exceed \$5.

[ 2013, c. 228, §1 (NEW) . ]

**2. Time to reinvestigate.** Notwithstanding any provision of federal law, if a consumer disputes any item of information contained in the consumer's file on the grounds that it is inaccurate and the dispute is directly conveyed to the consumer reporting agency by the consumer, the consumer reporting agency shall reinvestigate and record the current status of the information within 21 calendar days of notification of the dispute by the consumer, unless it has reasonable grounds to believe that the dispute by the consumer is frivolous.

[ 2013, c. 228, §1 (NEW) . ]

**3. Nonliability.** A person may not be held liable for any violation of this section if the person shows by a preponderance of the evidence that at the time of the alleged violation the person maintained reasonable procedures to ensure compliance with the provisions of subsections 1 and 2.

[ 2013, c. 228, §1 (NEW) . ]

**SECTION HISTORY**

2013, c. 228, §1 (NEW) .

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